



AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report

Sample edition

Projections from FY 2027-28

Project report

Banana and Its By-products

Installed capacity 640 kg per day
Sector Fruit and vegetable processing
Total project cost ₹120.99 lakh

Illustrative sample
Figures are representative

Project at a glance

Banana and Its By-products
640 kg per day

Product	Banana and Its By-products	Sector	Fruit and vegetable processing
Installed capacity	640 kg per day	Annual capacity	1,72,800 kg per year
Selling price (ex-GST)	₹211 per kg	Working days	270 a year
Manpower	11 people	Plant and machinery	₹59.62 lakh
Total project cost	₹120.99 lakh	Promoter's contribution	₹30.25 lakh (25%)
Term loan	₹90.74 lakh (75%)	Cash credit limit	₹21.46 lakh
Revenue, Year 3	₹255.23 lakh at 70%	Net profit, Year 3	₹26.66 lakh
Return on investment	22.0% a year	Break-even, Year 3	41.4% of capacity
Average DSCR	1.83	Payback period	3.5 years

This is an illustrative sample. Its figures are generated from industry-typical ratios to show the format and depth of an NPCS project report. They are not taken from any NPCS report or any real project, and should not be used for investment or lending decisions.

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1 Introduction

The product covered in this sample is banana and its by-products, made in a plant sized at 640 kg per day (1,72,800 kg per year at full capacity). The unit is costed as a complete project, from land and building through to working capital, and its applications range from infant and health food mixes to ice cream and confectionery flavouring.

The projections cover the first five years of operation, starting FY 2027-28. By Year 3 the plant runs at 70% of capacity, with revenue of ₹255.23 lakh and a net profit of ₹26.66 lakh.

2 Uses and applications

Demand for the product comes mainly from the following uses:

- Infant and health food mixes
- Gluten-free bakery and noodles
- Dried fruit snacks
- Ice cream and confectionery flavouring

3 Market potential

Demand comes from infant food, health food and gluten-free bakery makers that buy green banana flour and ripe banana powder as ingredients, and from retail buyers of banana figs. Units sited in banana belts buy surplus and off-grade fruit cheaply during gluts, which is their main cost advantage. Even colour and low moisture decide repeat orders from bulk buyers.

Sales are typically made to infant and health food manufacturers, bakery and gluten-free food brands, ice cream and confectionery makers, retail and online grocery sellers, and exporters of dehydrated foods.

For a real project, the market survey is redone for the chosen location, covering present demand, expected growth and the existing manufacturers nearby.

4 Manufacturing process

Production of banana and its by-products follows six main steps, from sorting and washing to packing and storage. The flow chart shows how material moves through the plant.



Process flow for banana and its by-products

- 1 Sorting and washing.** Green and ripe bananas are graded by maturity and washed in a bubble washer to remove latex and dirt.
- 2 Peeling and slicing.** Fruit is peeled by hand on stainless steel tables and cut into slices of even thickness.
- 3 Pre-treatment.** Slices are dipped in potassium metabisulphite and citric acid solution to stop browning, and ripe slices for figs are soaked in sugar syrup.
- 4 Tray drying.** Slices are dried in a hot air tray dryer at 55 to 65 degrees Celsius until they reach the target moisture for flour or figs.
- 5 Milling and sifting.** Dried green banana slices are milled in a pulveriser and sifted to an even flour.
- 6 Packing and storage.** Flour, powder and figs are packed in moisture-proof laminated pouches and stored in a dry room.

5 Raw materials

Raw materials account for 45.3% of sales at Year 3 volumes, a total of ₹115.67 lakh, with raw green bananas the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Raw green bananas	50.0%	57.84
Ripe bananas	38.0%	43.95
Sugar for osmotic dipping	7.0%	8.10
Potassium metabisulphite and citric acid	5.0%	5.78
Total raw materials	100.0%	115.67

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹59.62 lakh in total. Prices are indicative. A full report gives specifications and supplier names, and a bank-format DPR uses the quotations you obtain.

Machinery and equipment	Indicative cost (₹ lakh)
Bubble washer and sorting conveyor	4.77
Banana slicing machine	5.96
SS dipping and blanching tanks	3.58
Hot air tray dryer	17.89
Biomass hot air generator	5.96
Pulveriser	5.96
Vibro sifter	3.58
Pouch filling and sealing machine	7.15
SS peeling tables, trays and trolleys	4.77
Total plant and machinery	59.62

7 Land, building and utilities

The model includes land and site development of ₹9.24 lakh and building and civil works of ₹29.94 lakh, covering the production shed, raw material and finished goods stores, and an office. Other fixed assets such as electrification, furniture, laboratory equipment and a DG set add ₹7.77 lakh.

Utilities in Year 3 cost ₹11.05 lakh for power and fuel, or 4.3% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

Staffing for the model unit is 11 people, at a Year 1 cost of ₹21.24 lakh. Wages are escalated by 5% each year in the projections.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	2	27,000	6.48
Skilled workers and operators	4	17,000	8.16
Semi-skilled and unskilled workers	5	11,000	6.60
Total (Year 1)	11		21.24

9 Licences and approvals

The main registrations and approvals for a unit like this are listed below. They differ from state to state, so check the current requirements with the relevant departments.

- Udyam (MSME) registration
- GST registration
- Consent to establish and consent to operate from the State Pollution Control Board
- Factory licence or registration under the applicable labour law, where the workforce threshold applies
- Fire safety NOC, where required
- Trade licence from the local body
- FSSAI state licence for units processing more than 100 kg and up to 2 MT per day
- Legal Metrology registration as a packer of pre-packaged commodities
- APEDA registration (RCMC) for exporters

10 Project cost and means of finance

Setting up the unit costs ₹120.99 lakh in all, of which plant and machinery is ₹59.62 lakh. The estimate includes a 5% contingency on building and machinery, pre-operative expenses and the margin money needed to start working capital.

Cost of project	₹ lakh
Land and site development	9.24
Building and civil works	29.94
Plant and machinery	59.62
Other fixed assets (electrification, furniture, lab equipment, DG set)	7.77
Contingencies	4.48
Preliminary and pre-operative expenses	2.78
Margin money for working capital	7.16
Total cost of project	120.99

Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹90.74 lakh and promoter funds of ₹30.25 lakh. The bank also provides a cash credit limit of ₹21.46 lakh for working capital.

Source of funds	₹ lakh
Promoter's contribution (25%)	30.25
Term loan from bank (75%)	90.74
Total means of finance	120.99
<i>Cash credit limit for working capital (separate)</i>	<i>21.46</i>

11 Working capital

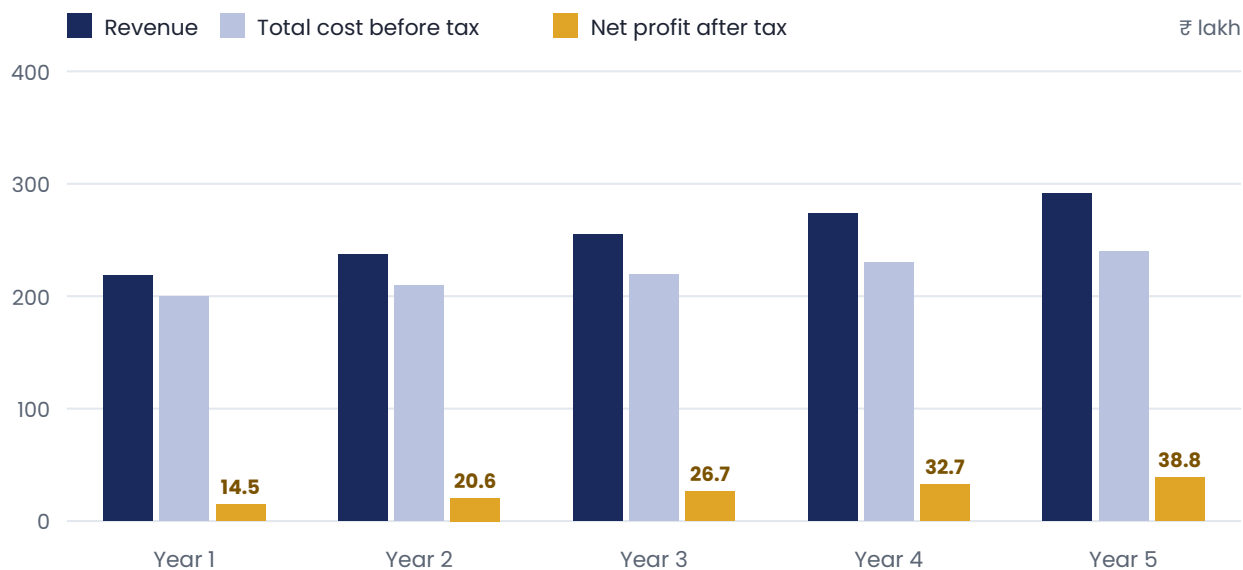
The unit needs ₹28.62 lakh of working capital in Year 1, based on 30 days of raw material stock, 20 days of finished goods and 30 days of customer credit, net of 20 days of supplier credit. Of this, ₹21.46 lakh comes from the bank and ₹7.16 lakh from the promoter.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Raw material stock (30 days)	8.15	8.83	9.51	10.19	10.87
Work in progress (2 days)	0.71	0.77	0.82	0.88	0.94
Finished goods (20 days)	8.58	9.25	9.92	10.60	11.28
Trade receivables (30 days)	17.98	19.48	20.98	22.48	23.97
Total current assets	35.42	38.33	41.23	44.15	47.06
Less: trade creditors (20 days)	6.80	7.37	7.94	8.51	9.07
Working capital requirement	28.62	30.96	33.29	35.64	37.99

12 Projected profitability

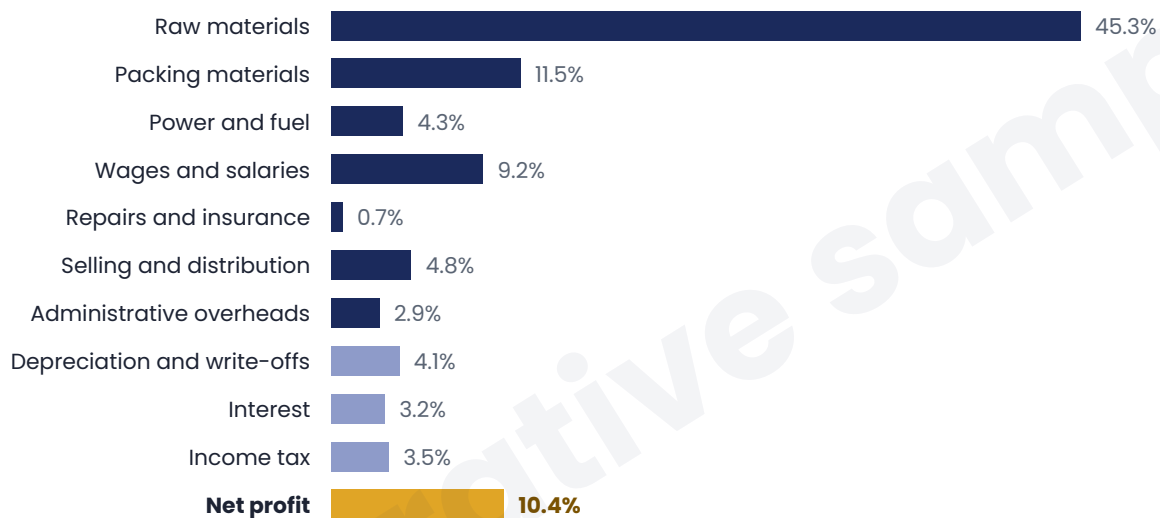
The unit is profitable from the first year, with a net profit of ₹14.51 lakh on sales of ₹218.76 lakh. By Year 5 sales reach ₹291.69 lakh and net profit ₹38.78 lakh, giving an average net margin of 10.2% across the projection.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	60%	65%	70%	75%	80%
Revenue from operations	218.76	237.00	255.23	273.46	291.69
Raw materials consumed	99.14	107.41	115.67	123.93	132.20
Packing materials	25.05	27.14	29.23	31.32	33.41
Power and fuel	9.47	10.26	11.05	11.84	12.62
Wages and salaries	21.24	22.30	23.42	24.59	25.82
Repairs and maintenance	1.19	1.25	1.31	1.38	1.45
Insurance	0.41	0.41	0.41	0.41	0.41
Cost of production	156.50	168.77	181.09	193.47	205.91
Gross profit	62.26	68.23	74.14	79.99	85.78
Selling and distribution expenses	10.57	11.45	12.33	13.21	14.09
Administrative overheads	6.76	7.10	7.46	7.83	8.22
Operating profit (EBITDA)	44.93	49.68	54.35	58.95	63.47
Depreciation	13.31	11.51	9.96	8.63	7.47
Preliminary expenses written off	0.56	0.56	0.56	0.56	0.54
Interest on term loan	9.35	7.85	5.92	3.77	1.39
Interest on cash credit	2.36	2.36	2.36	2.36	2.36
Profit before tax	19.35	27.40	35.55	43.63	51.71
Income tax	4.84	6.85	8.89	10.91	12.93
Profit after tax	14.51	20.55	26.66	32.72	38.78



Revenue, total cost before tax and net profit after tax, ₹ lakh

Where each rupee of sales goes in Year 3



Each cost head as a percentage of Year 3 sales

13 Cash flow statement

The cash flow statement sets out the sources and uses of funds year by year. The unit stays cash positive throughout and closes Year 5 with a cash balance of ₹86.77 lakh after meeting the loan repayments due.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Sources of funds					
Promoter's contribution	30.25	–	–	–	–
Term loan from bank	90.74	–	–	–	–
Cash credit (working capital) from bank	21.46	–	–	–	–
Net profit after tax	14.51	20.55	26.66	32.72	38.78
Depreciation	13.31	11.51	9.96	8.63	7.47
Preliminary expenses written off	0.56	0.56	0.56	0.56	0.54
Increase in trade creditors	6.80	0.57	0.57	0.57	0.56
Total sources	177.63	33.19	37.75	42.48	47.35
Application of funds					
Fixed assets	111.05	–	–	–	–
Preliminary and pre-operative expenses	2.78	–	–	–	–
Increase in inventories	17.44	1.41	1.40	1.42	1.42
Increase in trade receivables	17.98	1.50	1.50	1.50	1.49
Repayment of term loan	8.11	17.54	19.47	21.62	24.00
Drawings	–	–	–	–	–
Total application	157.36	20.45	22.37	24.54	26.91
Net cash flow	20.27	12.74	15.38	17.94	20.44
Opening cash balance	–	20.27	33.01	48.39	66.33
Closing cash balance	20.27	33.01	48.39	66.33	86.77

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹42.54 lakh to ₹163.47 lakh, and the term loan reduces from ₹82.63 lakh to nil as it is repaid.

As at year end (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Liabilities					
Promoter's capital	30.25	30.25	30.25	30.25	30.25
Reserves and surplus	14.51	35.06	61.72	94.44	133.22
Term loan	82.63	65.09	45.62	24.00	–
Cash credit from bank	21.46	21.46	21.46	21.46	21.46
Trade creditors	6.80	7.37	7.94	8.51	9.07
Total liabilities	155.65	159.23	166.99	178.66	194.00
Assets					
Gross fixed assets	111.05	111.05	111.05	111.05	111.05
Less: accumulated depreciation	(13.31)	(24.82)	(34.78)	(43.41)	(50.88)
Net fixed assets	97.74	86.23	76.27	67.64	60.17
Preliminary expenses not written off	2.22	1.66	1.10	0.54	–
Inventories	17.44	18.85	20.25	21.67	23.09
Trade receivables	17.98	19.48	20.98	22.48	23.97
Cash and bank balance	20.27	33.01	48.39	66.33	86.77
Total assets	155.65	159.23	166.99	178.66	194.00

15 Depreciation

Fixed assets are depreciated on the written-down value method, at 15% a year for plant and machinery, 10% for building and 10% for other assets. Land carries no depreciation.

Preliminary and pre-operative expenses are written off in equal parts over five years.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Building and civil works (cost ₹31.44 lakh, 10% WDV)					
Opening written-down value	31.44	28.30	25.47	22.92	20.63
Depreciation	3.14	2.83	2.55	2.29	2.06
Closing written-down value	28.30	25.47	22.92	20.63	18.57
Plant and machinery (cost ₹62.60 lakh, 15% WDV)					
Opening written-down value	62.60	53.21	45.23	38.45	32.68
Depreciation	9.39	7.98	6.78	5.77	4.90
Closing written-down value	53.21	45.23	38.45	32.68	27.78
Other fixed assets (cost ₹7.77 lakh, 10% WDV)					
Opening written-down value	7.77	6.99	6.29	5.66	5.09
Depreciation	0.78	0.70	0.63	0.57	0.51
Closing written-down value	6.99	6.29	5.66	5.09	4.58
Total depreciation	13.31	11.51	9.96	8.63	7.47
Preliminary expenses written off	0.56	0.56	0.56	0.56	0.54

16 Term loan repayment

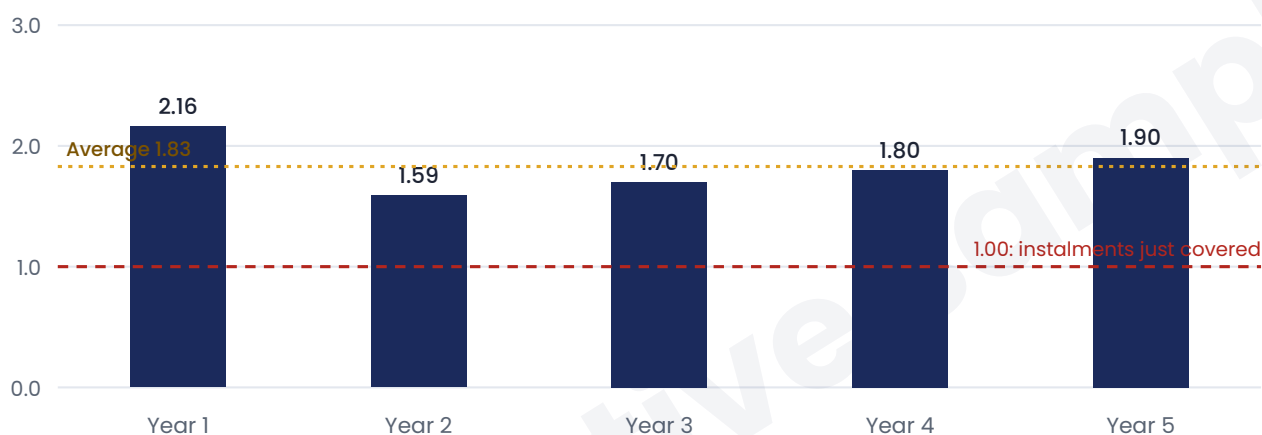
The term loan of ₹90.74 lakh carries interest at 10.5% a year. Only interest is paid during the 6-month moratorium, after which the loan is repaid in 54 equal monthly instalments of ₹2,11,571. The month-by-month schedule is in the annexure.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	90.74	82.63	65.09	45.62	24.00
Interest	9.35	7.85	5.92	3.77	1.39
Principal repaid	8.11	17.54	19.47	21.62	24.00
Closing balance	82.63	65.09	45.62	24.00	—

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.83 times on average, and never less than 1.59 times (Year 2).

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Net profit after tax	14.51	20.55	26.66	32.72	38.78
Depreciation and write-offs	13.87	12.07	10.52	9.19	8.01
Interest on term loan	9.35	7.85	5.92	3.77	1.39
Total available for debt service (A)	37.73	40.47	43.10	45.68	48.18
Principal repayment	8.11	17.54	19.47	21.62	24.00
Interest on term loan	9.35	7.85	5.92	3.77	1.39
Total debt service (B)	17.46	25.39	25.39	25.39	25.39
DSCR (A / B)	2.16	1.59	1.70	1.80	1.90

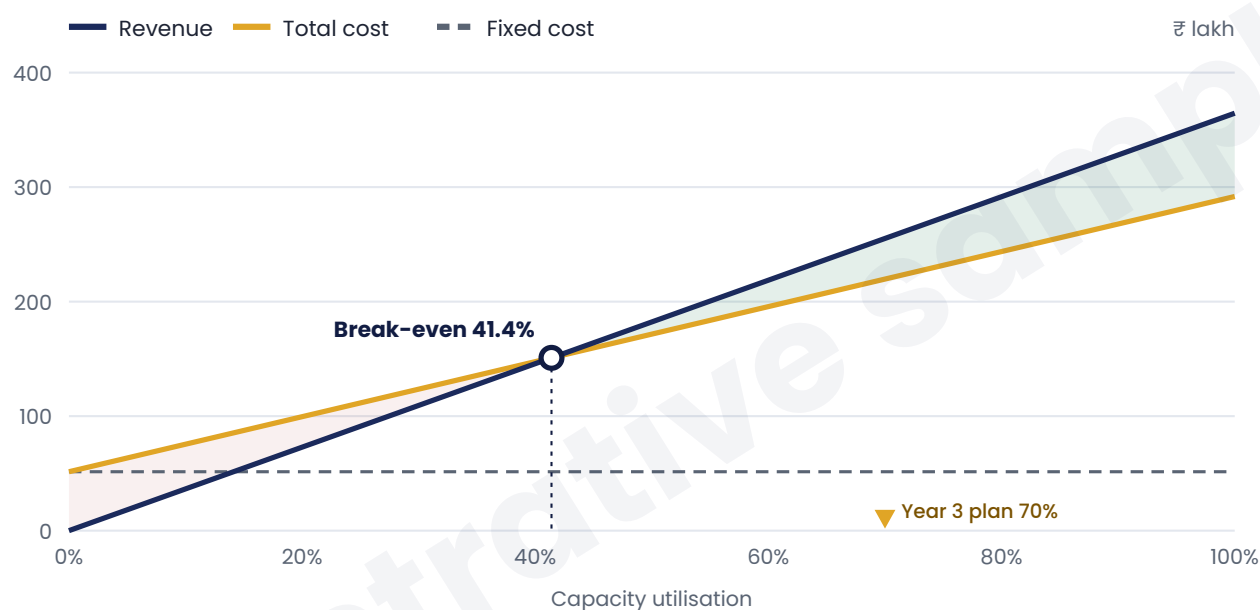


DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

18 Break-even analysis

At Year 3 levels the unit breaks even at 41.4% of installed capacity, against planned utilisation of 70%. On a cash basis, leaving out depreciation and write-offs, break-even falls to 32.9%.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Revenue from operations	218.76	237.00	255.23	273.46	291.69
Variable costs	144.23	156.26	168.28	180.30	192.32
Contribution	74.53	80.74	86.95	93.16	99.37
Fixed costs (incl. depreciation and interest)	55.18	53.34	51.40	49.53	47.66
Break-even as % of installed capacity	44.4	42.9	41.4	39.9	38.4
Cash break-even as % of installed capacity	33.3	33.2	32.9	32.5	31.9
Break-even sales	161.96	156.57	150.88	145.39	139.90



Break-even chart at Year 3 prices and costs, scaled to full capacity. Shaded areas show the loss zone (left) and profit zone (right).

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.97, while debt-equity drops from 1.94 to zero as the term loan is repaid.

Ratio	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Current ratio	1.97	2.47	3.05	3.69	4.38
Quick ratio	1.35	1.82	2.36	2.96	3.63
Debt-equity ratio (term loan / net worth)	1.94	1.02	0.50	0.19	0.00
Total outside liabilities / net worth	2.61	1.48	0.83	0.43	0.19
Interest coverage ratio	2.65	3.68	5.29	8.12	14.79
DSCR	2.16	1.59	1.70	1.80	1.90
Gross profit margin (%)	28.5	28.8	29.0	29.3	29.4
Operating profit (EBITDA) margin (%)	20.5	21.0	21.3	21.6	21.8
Net profit margin (%)	6.6	8.7	10.4	12.0	13.3
Return on capital employed (%)	21.2	25.0	27.7	29.3	30.0
Break-even (% of installed capacity)	44.4	42.9	41.4	39.9	38.4

20 Key assumptions

- Commercial production starts in April 2027, and all assets are in use from the first year.
- Capacity utilisation of 60% in Year 1, rising to 80% by Year 5, over 270 working days a year.
- Selling price of ₹211 per kg, excluding GST, held constant through the projection.
- Raw materials at 45.3% of sales, packing materials at 11.5%, power and fuel at 4.3%, and selling and distribution at 4.8%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 30 days of raw material, 2 days of work in progress, 20 days of finished goods and 30 days of receivables, less 20 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

21 Conclusion

In summary, the sample project needs ₹120.99 lakh, breaks even at 41.4% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.5 years. A report for an actual project replaces these representative figures with local land and building costs, machinery quotations and a market survey for the chosen location.

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A Annexure: monthly loan repayment schedule

Term loan of ₹90.74 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	90.74	0.79	–	0.79	90.74
2	May 2027	90.74	0.79	–	0.79	90.74
3	Jun 2027	90.74	0.79	–	0.79	90.74
4	Jul 2027	90.74	0.79	–	0.79	90.74
5	Aug 2027	90.74	0.79	–	0.79	90.74
6	Sep 2027	90.74	0.79	–	0.79	90.74
7	Oct 2027	90.74	0.79	1.32	2.12	89.42
8	Nov 2027	89.42	0.78	1.33	2.12	88.08
9	Dec 2027	88.08	0.77	1.34	2.12	86.74
10	Jan 2028	86.74	0.76	1.36	2.12	85.38
11	Feb 2028	85.38	0.75	1.37	2.12	84.01
12	Mar 2028	84.01	0.74	1.38	2.12	82.63
13	Apr 2028	82.63	0.72	1.39	2.12	81.24
14	May 2028	81.24	0.71	1.40	2.12	79.84
15	Jun 2028	79.84	0.70	1.42	2.12	78.42
16	Jul 2028	78.42	0.69	1.43	2.12	76.99
17	Aug 2028	76.99	0.67	1.44	2.12	75.55
18	Sep 2028	75.55	0.66	1.45	2.12	74.09
19	Oct 2028	74.09	0.65	1.47	2.12	72.63
20	Nov 2028	72.63	0.64	1.48	2.12	71.15
21	Dec 2028	71.15	0.62	1.49	2.12	69.65
22	Jan 2029	69.65	0.61	1.51	2.12	68.15
23	Feb 2029	68.15	0.60	1.52	2.12	66.63
24	Mar 2029	66.63	0.58	1.53	2.12	65.09
25	Apr 2029	65.09	0.57	1.55	2.12	63.55
26	May 2029	63.55	0.56	1.56	2.12	61.99
27	Jun 2029	61.99	0.54	1.57	2.12	60.41
28	Jul 2029	60.41	0.53	1.59	2.12	58.83
29	Aug 2029	58.83	0.51	1.60	2.12	57.23
30	Sep 2029	57.23	0.50	1.61	2.12	55.61
31	Oct 2029	55.61	0.49	1.63	2.12	53.98
32	Nov 2029	53.98	0.47	1.64	2.12	52.34
33	Dec 2029	52.34	0.46	1.66	2.12	50.68
34	Jan 2030	50.68	0.44	1.67	2.12	49.01
35	Feb 2030	49.01	0.43	1.69	2.12	47.32
36	Mar 2030	47.32	0.41	1.70	2.12	45.62
37	Apr 2030	45.62	0.40	1.72	2.12	43.90
38	May 2030	43.90	0.38	1.73	2.12	42.17
39	Jun 2030	42.17	0.37	1.75	2.12	40.43

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	40.43	0.35	1.76	2.12	38.66
41	Aug 2030	38.66	0.34	1.78	2.12	36.89
42	Sep 2030	36.89	0.32	1.79	2.12	35.09
43	Oct 2030	35.09	0.31	1.81	2.12	33.29
44	Nov 2030	33.29	0.29	1.82	2.12	31.46
45	Dec 2030	31.46	0.28	1.84	2.12	29.62
46	Jan 2031	29.62	0.26	1.86	2.12	27.76
47	Feb 2031	27.76	0.24	1.87	2.12	25.89
48	Mar 2031	25.89	0.23	1.89	2.12	24.00
49	Apr 2031	24.00	0.21	1.91	2.12	22.10
50	May 2031	22.10	0.19	1.92	2.12	20.17
51	Jun 2031	20.17	0.18	1.94	2.12	18.23
52	Jul 2031	18.23	0.16	1.96	2.12	16.28
53	Aug 2031	16.28	0.14	1.97	2.12	14.30
54	Sep 2031	14.30	0.13	1.99	2.12	12.31
55	Oct 2031	12.31	0.11	2.01	2.12	10.31
56	Nov 2031	10.31	0.09	2.03	2.12	8.28
57	Dec 2031	8.28	0.07	2.04	2.12	6.24
58	Jan 2032	6.24	0.05	2.06	2.12	4.18
59	Feb 2032	4.18	0.04	2.08	2.12	2.10
60	Mar 2032	2.10	0.02	2.10	2.12	–